

ROANOKE BECOMES A JOBBING CENTRE

(Continued on Third Page.)

Iron works, and the many other smaller manufacturing concerns in Roanoke and the suburbs have weekly payrolls that in the aggregate are something immense. If there is a town in the South the size of this that distributes more wage money than Roanoke, the writer does not know where it is.

Great in Jobbing Lines.

Roanoke has shown in the last twenty years greater growth in no line than in jobbing and wholesaling, and this branch of business is intended to be the subject of this letter.

Great Results from Small Beginnings.

Twenty-two years ago there was no jobbing houses in these parts. Roanoke's first exclusive wholesale house was established in the latter part of 1886, when a firm now out of business commenced selling groceries at wholesale. Other wholesale grocers came on the scene from time to time.

In 1897 the demands of trade in Southwest Virginia led to the establishment here of a wholesale dry goods and notions house, which was followed by a jobbing shoe house in 1900. Another notions house came along in 1906, and last year two wholesale hat houses spread banners to the breeze.

Eight-Million-Dollar Business.

To-day there are in Roanoke one enormous wholesale dry goods house, handling dry goods, notions and men's furnishings; one strictly notions house, two hat houses, one extensive china and glassware wholesaler, two flour, grain and feed jobbers, two hardware jobbing houses, and seven wholesale groceries, great and small.

The combined business of the wholesalers and jobbers of Roanoke for the past year was somewhat in excess of \$8,000,000, and that it will reach \$10,000,000 this year is confidently expected, for Roanoke is rapidly extending her jobbing territory.

Just a very few years ago the jobbing business of this city was confined to Southwest Virginia strictly, from here to the Tennessee line. Now Roanoke jobbers travel a large number of miles in Virginia, West Virginia, Maryland, North and South Carolina, Georgia, Tennessee and Kentucky, and by keeping abreast of the times and quoting right prices they are demonstrating their ability to compete with any market in the country.

Immense Warehouses.

The rapid growth of the jobbing business here has necessitated the erection of enormous stores and warehouses, built on the most approved plans, and with every modern convenience necessary to insure prompt and efficient transaction of business. The transportation lines afford most attractive routes into the heart of rich territories and the jobbers have been prompt to improve their advantages and opportunities. These advantages will be greatly enlarged within a year, when the Virginia Railway will be completed and open up for Roanoke new fields for the wholesalers to go in and possess.

As the various jobbers are a unit when it comes to co-operation looking to the improvement and extension of the wholesale trade it can hardly be doubted that in the next few years Roanoke will make enormous strides in the direction of becoming a leading jobbing centre and will be known as such in vast territory that it does not now reach.

A Few Illustrations.

Every line of goods is represented in the wholesaling district, and some of the buildings in which the jobbers transact business would do credit to New York.

F. B. Thomas & Co., wholesalers of dry goods and notions, will at an early date move into their new and attractive building on Campbell Avenue, their massive store at Salem Avenue having been outgrown by the enlarged and daily extending business. This house travels men in seven States and the firm being made up of live and pushing men, the most of them young, active and ambitious, there is no telling what they may do in the coming early years to come. They are liable to send their men anywhere there is good business between the Lakes and the Rio Grande.

A Strong Combination.

The largest wholesale grocery house in this part of the South is that of Huff, Anderson and Thomas. Even Roanoke was not large enough for this energetic firm, and they have established seven branch wholesale houses, located in Southwest Virginia, West Virginia and Eastern Kentucky. The business done by this chain or combination of grocery jobbing houses is simply immense.

The American Brokerage Company, of which concern the Huffs and Andrews are leading spirits, does the largest brokerage business enjoyed by any one firm in the State. They are the purchasing agents of the Huff, Anderson and Thomas.

The Modesty of Women

Naturally makes them shrink from the indelicate questions, the obnoxious examinations, and unpleasant local treatments, which some physicians consider essential in the treatment of diseases of women. Yet, if help can be had, it is better to submit to this ordeal than let the disease grow and spread. The trouble is that so often the woman undergoes all the annoyance and shame for nothing. Thousands of women who have been cured by Dr. Pierce's Favorite Prescription write in appreciation of the cure which dispenses with the examinations and local treatments. There is no other medicine so sure and safe for delicate women as "Favorite Prescription." It cures debilitating drains, irregularity and female weakness. It always helps. It almost always cures. It is strictly non-alcoholic, non-secret, all its ingredients being printed on its bottle-wrapper; contains no deleterious or habit-forming drugs, and every native medicinal root entering into its composition has the full endorsement of those most eminent in the several schools of medical practice. Some of these numerous and strongest of professional endorsements of its ingredients, will be found in a pamphlet wrapped around the bottle, also in a booklet mailed free on request, by Dr. R. V. Pierce, of Buffalo, N. Y. These professional endorsements should have far more weight than any amount of the ordinary lay, or non-professional testimonials.

The most intelligent women now-a-days insist on knowing what they take as medicine instead of opening their mouths like a lot of young birds and gulping down whatever is offered them. "Favorite Prescription" is of known composition. It makes weak women strong and sick women well.

Dr. Pierce's Medical Adviser is sent free on receipt of stamps to pay expense of mailing only. Send to Dr. R. V. Pierce, Buffalo, N. Y., 21 one-cent stamps for paper-covered, or 41 one-cent stamps for cloth-bound. If sent by mail, add postage. If sent by letter, all such communications are held sacredly confidential. Dr. Pierce's Pleasant Pellets invigorate and regulate stomach, liver and bowels.

Roanoke Bridge Company, Inc.

SUCCESSORS TO

Highway Bridge Department Virginia Bridge and Iron Company.

Steel Bridges and Viaducts.

Now, while the Legislature is agitating the good roads question, is the time to write us for plans and estimates on any contemplated bridge work. We have behind us the largest bridge shops in the South, and nothing in our line is too large or too small to receive prompt attention.

Should you desire to see one of our engineers, drop us a line, and he will call on you promptly.

We have recently established an office in Charles Town, W. Va., and inquiries addressed to that point will receive the same attention as if addressed to Roanoke, Va.

OFFICES:

Roanoke, Va., Charles Town, W. Va.
Atlanta, Ga., Equitable Building,
Rock Hill, S. C.

The National Exchange Bank

OF ROANOKE, VA.

Capital and Surplus, - - - \$500,000.00
Total Resources, - - - \$3,000,000.00

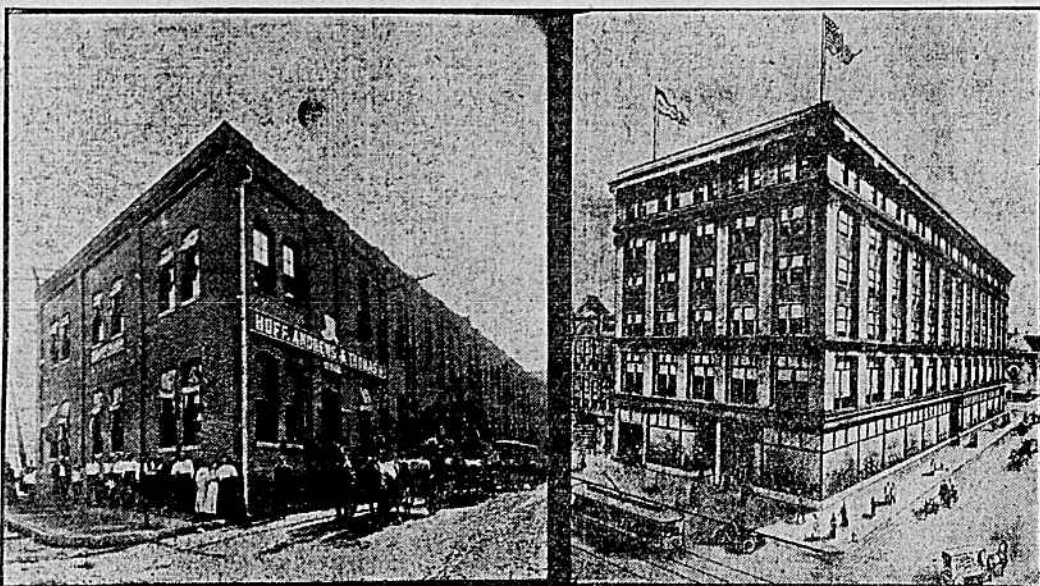
Depository of the United States, State of Virginia and City of Roanoke.

Interest Paid in Our Savings Department.

Special attention given to deposits received by mail.

J. R. FISHBURN, President.
T. T. FISHBURN, Vice-President and Chairman of Board.
E. B. SPENCER, Vice-President and Auditor.
E. W. TINSLEY, Cashier.
EDWARD L. STONE, Vice-President.
LUCIAN H. COCKE, Vice-President.

TWO LARGE ROANOKE BUSINESS HOUSES



HUFF, ANDERSON & THOMAS AND AMERICAN BROK-WATT, RETTEW & CLAY'S DEPARTMENT STORE AND OFFICE BUILDING.

draws and Thomas combination, and that is sufficient of itself to keep them busy; but they sell groceries and canned goods to the jobbing trade of the entire Southwest.

Mammoth Shoe Business.

Another representative jobbing house is the wholesale shoe establishment of the Rand Shoe Company, Incorporated. This company was chartered August 11, 1905, and opened for business November 1st of the same year, with a paid-up capital of \$75,000. July 1, 1906, the capital stock of the company was increased to \$100,000, in order to keep pace with its rapidly growing business. One year later, July 1, 1907, the volume of business had again grown to such proportions that a further increase of capital was necessary. The stockholders, at a special meeting, called for that purpose, voted unanimously an increase of \$50,000, making the present paid-in capital \$150,000.

The traveling force has been increased from time to time, until now thirteen salesmen cover the States of Virginia, West Virginia, North and South Carolina, Tennessee and parts of Maryland, Kentucky and Georgia. The growth of the business has necessitated larger quarters, and the Rand Shoe Company will on the 1st of April move into their new and commodious building on Salem Avenue.

Other Shining Samples.

Mr. R. W. Blair, a young man with ample capital and an abundant supply of energy and business capacity, only lately came to Roanoke, and, buying out a well established wholesale flour, feed and grain establishment, he has thrown new energy into that branch of business and is making the wholesaling reputation of the magic city known from Maryland to Georgia, and buying out a well established flour, feed and grain establishment, he has thrown new energy into that branch of business and is making the wholesaling reputation of the magic city known from Maryland to Georgia, and buying out a well established flour, feed and grain establishment, he has thrown new energy into that branch of business and is making the wholesaling reputation of the magic city known from Maryland to Georgia.

More Richmond Talent.

Another large concern here is owned and operated by Richmond talent. While the large and attractive department store of Messrs. Willis and Willauer is not strictly speaking a wholesale establishment, except that they buy goods in wholesale lots, yet since opening here only a few months ago they have built up such a large mail order business that they are large shippers and to that extent may be rated as jobbers. These young men are graduates of the famous Miller and Rhoads department house in Richmond. The houses mentioned are only samples of Roanoke energy, and not all of it is to be found in the jobbing and general mercantile lines, and with the rapid passing away of the clouds of the late commercial depression, Roanoke is getting her best commercial brio and tuckering in shape for the greatest volume of business it has ever transacted in any one year.

This is especially true of the wholesaling section, and as before intimated the jobbers have set their mark for 1908 at \$10,000,000 or more, and knowing

the capacity for enlightened business of these men as I do, am sure that they will not be disappointed, for Roanoke is designed to be a great jobbing and distributing point, great enough, perhaps, to at least give it in time the covered third or second place in the list of Virginia jobbing centers.

The Sign of Quality.



Inner-Player Pianos

We invite inspection and trial of our four instruments---

The Conover - - \$900
The Corona - - \$750
The Kingsbury - - \$650
The Euphonia - - \$500

The Inner-Player is a high-grade piano containing a device within its case which enables anyone to play any piece. Can be used as an ordinary piano if desired without the use of the player device. Saves time taken up by lessons, practice, &c., and gives a repertoire of fifteen thousand pieces. Same size of regular high-grade piano. A means by which ALL may enjoy music.

If you have a piano we will take it in exchange. Easy payments for balance. Call at our warerooms and let us demonstrate the wonderful

Inner Player
to you.

The
Cable Company
J. G. CORLEY, Mgr.

GOOD ROADS LEAD TO GOOD RESULTS

(Continued from First Page.)

and county, and this assures a total yearly road fund of approximately \$100,000, which is raised mainly by the road levy. In addition, however, the county gets 25 cents on each poll, and a pro-rate from the general State fund amounting to approximately \$25,000. The tax rate, including city and State, is only \$2.16 per hundred, and the unanimous verdict on the part of every one met was that the county and city had both many times value received for all moneys expended in the road improvement campaign.

City and County Unite.

Mecklenburg county has been very fortunate in starting this work with the hearty co-operation and mutual interest and assistance of both the county and the city people. All city and county residents have each contributed a like amount to the road fund, and we were informed by the road supervisors, in direct reply to Mr. Moomaw's question, that nothing whatever could have been accomplished had they not co-operated with each other in this matter. Furthermore, we were informed that it was a very great mistake for any town to hold aloof from a movement of this kind and to assume that good roads benefited the country people alone.

The business men of Charlotte told us that if anything, they get a greater and more direct pecuniary benefit from these macadam roads than the farmer and the resident of the county, and for that reason they were more than willing to pay their share.

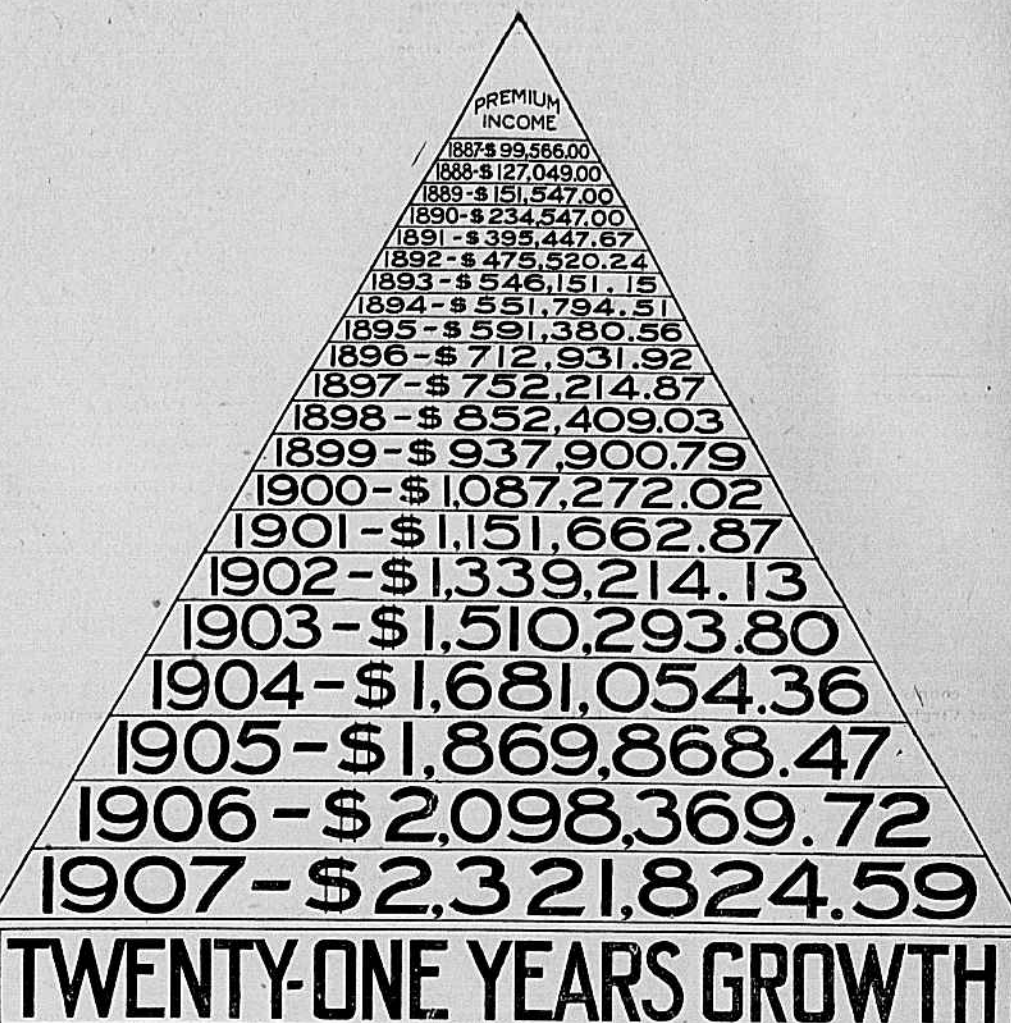
The most vital factor in the success of the road movement in Mecklenburg county appears to lie in the perfect system and business methods that characterize the whole undertaking. The convict camps are clean and sanitary; the food is abundant, palatable and healthful; the discipline is good and while the men are worked from sun-up to sun-down they are healthy, hearty and a contented appearing lot of fellows and accomplish easily two or three times as much work in the course of a day as the average common laborer generally used in this class of construction work, not excluding the chain-gangs of our own city. The camps at present number two, with sixty convicts each, and a complete equipment of mules, wagons, harness, scrapers, etc., also two complete equipped rock crusher plants with a capacity of 200 tons per day, representing an aggregate value of about \$20,000.

They are building approximately fifteen miles of road per year, and the

Life Insurance Company of Virginia

(INCORPORATED BY THE STATE OF VIRGINIA)

ESTABLISHED 1871.



TWENTY-ONE YEARS GROWTH

Financial Condition, December 31, 1907

ASSETS		LIABILITIES	
Mortgage Loans on Real Estate	\$2,051,445.62	Reserve, Actuarial 4 per cent, and American 3 1/2 and 3 per cent, including special Reserve	\$2,886,807.00
Bonds secured by Real Estate	233,000.00	Premiums paid in Advance	45,403.41
Railroad and Street Railway Bonds (market value)	320,400.00	Capital Reserve	130,880.00
State Bonds (market value)	130,880.00	All other Liabilities	98,098.00
Municipal Bonds (market value)	100,000.00		
Miscellaneous Bonds (market value)	73,750.00	Total	\$3,030,308.50
Real Estate (market value)	122,375.13	Surplus of Assets over Liabilities—	
Bank Stocks (market value)	42,000.00	Capital Stock	\$200,000.00
Miscellaneous Stocks (market value)	8,100.00	Surplus	325,463.91
Loans on Collateral	50,881.21		
Loans on Company's Policies	68,108.01		
Cash in Banks and Offices	250,837.68		
Interest and Divs due and accrued	35,073.10		
Net Uncollected and Deferred Premiums and Premium Notes and all other Assets	67,300.78		
Total Admitted Assets	\$3,555,772.41	Total Liabilities	\$3,555,772.41

We have examined the books and records of the LIFE INSURANCE COMPANY OF VIRGINIA for the year ending December 31, 1907, and have verified therefrom the above Statement of Assets and Liabilities as at the close of business at the Home Office on that date.

We have examined and verified the Bonds and Mortgages, Railroad and Municipal Bonds, Stocks and other investments owned by the Company or held as collateral, and have satisfied ourselves that the Bonds and Stocks are valued at market prices on December 31, 1907, and that the Loans on Collateral are fully secured. We have also counted the Cash on hand, and have verified the balances deposited with Banks.

We have tested the clerical accuracy of the Reserve on Policies in force, as certified by the Actuary of the Company, and have satisfied ourselves that all other Liabilities are duly provided for, and WE CERTIFY that, in our opinion, the above Statement of Assets and Liabilities correctly sets forth the true financial condition of the Company on December 31, 1907.

January 4, 1908.
Richmond, Va.

H. B. BOUDAR & CO.,
Public Accountants.

Statement of Operations During 1907

Premium Income, \$2,321,824.59
Increase in Premium Income, \$223,454.87
Gross Income, \$2,484,746.47
Increase in Gross Income, \$266,195.40
Increase in Assets, \$617,483.36

Insurance in Force, \$60,492,101.00
Increase in Insurance in Force, \$5,984,521.00
Total Number of Policies in Force, 481,100
Increase in Number of Policies in Force, 37,549
Death Claims, etc., Paid to Policy-Holders, \$770,086.34

Total Payments to Policy-Holders
Since Organization, - - - - . \$8,116,154.07

OFFICERS:

JOHN G. WALKER, President,

T. Wm. Pemberton, Vice-President,
H. Cabell Tabb, Medical Director,
R. Gilham, Treasurer,
Coke & Pickrell, General Counsel,
R. B. Pegram, Supervisor,

W. L. T. Rogerson, Secretary,
John Sidney Davenport, Jr., Actuary,
A. S. Hurt, Auditor,
E. D. Harris, Assistant Secretary,
Frank Orgain, Supervisor.

DIRECTORS:

John G. Walker,
T. Wm. Pemberton,

Fairlie P. Cooke,
Everett Waddey,
Landon C. Rose.

W. L. T. Rogerson,
John G. Hayes.

Diamond Bargains

SEE
SCHAFF'S AD. WANT AD. PAGE.